APPLYING FOR FINANCIAL AID

Application Steps

1. Gather documents to complete FAFSA.
   a. Student, Spouse, and Parent (if dependent) Federal Tax Forms
   b. W-2 Forms
   c. Records of untaxed income
   d. Current bank statements
   e. Records of assets
2. Obtain a FSA ID number. Both student and parent may apply for a FSA ID at [http://www.fsfaid.gov](http://www.fsfaid.gov) The FSA ID provides access and allows you to sign the FAFSA electronically. If you provide an email address, a FSA ID may be obtained within 24 to 48 hours. Do not lose your FSA ID because it can be used forever.
3. Complete the Free Application for Federal Student Aid (FAFSA).
   a. You may apply online at [http://www.fafsa.gov](http://www.fafsa.gov) or a paper application may be obtained by calling 1-(800)433-3243.
   b. Apply each year as soon after October 1 as possible. Some federal and state programs with limited funding may run out of funds as early as February or March.
   c. SSC school code is 003178.
4. After you receive the results (Student Aid Report), contact Financial Aid to ensure that all required paperwork is submitted.
5. Once your file is complete and accurate, you will be awarded.

Required Documents

1. Results of FAFSA.
2. Official academic transcripts from all colleges previously attended must be submitted to Registrar Office.
3. SSC Student Data Form (See Downloadable Financial Aid Forms). Required for early awards. This document is waived after the student is admitted and enrolled.
   If selected for verification:
4. Federal Tax Transcripts (includes schedules & W2 forms)
5. Verification Worksheet (see Downloadable Financial Aid Forms)
6. Other documents as requested

Note: All documents must be signed and complete.

General Eligibility Requirements

- Must have documented need.
- Must enroll as a regular student in an eligible program. Must be seeking degree at Seminole State College.
- Must be a U.S. citizen or an eligible non-citizen.
- Must be making satisfactory academic progress.
- Must be registered with Selective Service, if required.
- Must sign a Statement of Educational Intent, promising to use the aid only for school related expenses -- this statement is included in the Free Application for Federal Student Aid (FAFSA).
• Must sign a statement that no refund is owed on any educational grant and that he/she is not in default on any student loan -- included on FAFSA.
• Must be attending class.

Satisfactory Academic Progress Policy

Federal regulations require that all students who receive financial aid must maintain satisfactory academic progress and work towards an eligible degree or certificate. In addition, federal regulations require students be on pace to complete their degree or certificate before reaching the 150% maximum time frame limit (see maximum time frame eligibility section below for more information). Please note, due to additional federal requirements for students receiving financial aid, there are differences between SSC’s “Academic” Satisfactory Academic Progress and SSC’s “Financial Aid” Satisfactory Academic Progress.

Determination of Financial Aid Satisfactory Academic Progress Standing

Satisfactory Academic Progress will be determined for all applicants prior to being awarded financial aid. Transfer students must submit official transcripts from all prior institutions and have courses evaluated and recorded by the Admissions and Records Office before eligibility can be determined. Determination will be based on all previous academic history at all regionally accredited institutions attended regardless of whether or not financial assistance was received. Satisfactory Academic Progress will be reviewed at the end of every term.

How do I meet Financial Aids Satisfactory Academic Progress?

In order to remain eligible for financial aid consideration, students must meet minimum cumulative grade point average requirements, stay on pace toward the completion of their degree and complete their degree on time.

SSC’s requirements for making Financial Aid Satisfactory Academic Progress are:

- Maintaining a cumulative grade point average of
  - 1.70 (1-30 credit hours attempted) or
  - 2.0 GPA (31 credit hours or more attempted).
- Successful completion of 67% of all attempted credits. This is cumulative and evaluated at the end of each term. The 67% completion is determined by dividing the cumulative hours earned by the cumulative hours attempted. This is the completion rate or pace.
- Ability to complete declared degree or certificate within 150% maximum time frame limit.

Maximum Time Frame Eligibility

Federal regulations require that a student complete his/her degree or certificate within 150% of the credits required for that degree/certificate. For example, if an associate degree requires 60 credits, a student must complete the degree within 90 attempted credits. Many degrees require 62 credits. These degrees must be completed in 93 attempted credits.

Attempted credits include all earned, unearned, repeated, and transfer credits. All attempted credits count toward this limit even if financial aid is not received or there are extenuating circumstances for not completing credits.
A student’s record will be evaluated to determine if they are able to complete a degree or certificate within the maximum time frame allowed. When it is determined a student will not complete their program within the 150% credit limit, the student will be suspended from receiving financial aid. The 150% maximum credit rule is applicable to students who change their major or pursue double majors and second degrees.

Additional SAP Definitions and Information

Grades/Credit Completion
Passing/Earned grades include: A,B,C,*D,P,S,CR (*As a general rule, D is considered passing; however, certain classes, such as remedial or zero-level courses, require a C or better in order to take the next course in the sequence. In such situations a D is not considered passing for financial aid purposes only). The following grades are considered attempted but unearned or not completed credits: F,I,W,AW,NP,U,N,NC (*D in remedial/zero level courses is not considered passing for financial aid purposes). AU is Audit and financial aid cannot be awarded to audit a class.

Remedial/Developmental and ESL Courses
Students may receive financial aid for a maximum of 30 credit hours of remedial courses as long as the courses are required as a result of placement testing, the student is in an eligible program of study, and SAP requirements continue to be met. ESL credits are unlimited in number as long as they are taken as part of an eligible program and SAP requirements continue to be met. Student must demonstrate successful progress toward completion of a degree. Remedial and ESL courses are included in the calculation of cumulative GPA and the 67% pace requirement, but not in the 150% time limit.

Repeated Courses
A student may receive financial aid for a repeated class under these conditions:
- Once for a previously passed class. An exception will be made for required courses for athletic, music and dance participation, or any similar required participation class;
- Until student receives a passing grade for a non-completed or non-passed class;
- If allowed by the College as published in the current course catalog. Some courses require a C or better in a prerequisite class. In such situations, for financial aid purposes only, a D is not considered passing the prerequisite course.

Transfer Credits
Credits taken at another institution that are officially accepted toward the student’s degree or certificate will be used in the calculation of SAP standing and will count toward the 150% maximum time frame credit limit.

Non-Traditional Credits
Non-traditional credits, such as AP, CLEP, Military, etc., that are accepted for credit at SSC and applied toward a student’s program of study will not be used in the calculation of SAP standing, but will be counted in the calculation of the 150% maximum time frame credit limit for financial aid.
Consortium Agreements
Students enrolled in more than one institution under consortium agreements are subject to the home institution’s SAP policy. When SSC is the home institution, credits earned at the host institution will be included in calculation of Financial Aid SAP standing and toward the 150% maximum time frame credit limit.

What are SSC’s Financial Aid Satisfactory Academic Progress Statuses?

Good Standing
Student is meeting cumulative GPA requirements, completing 67% of all attempted credits and is able to graduate within 150% maximum time frame limit.

Warning
Student’s cumulative GPA dropped below the requirement of 1.70 (1-30 credit hours attempted) or 2.0 GPA (31 credit hours or more attempted) and/or student did not achieve a completion rate of 67% of all attempted credits, and student is able to graduate within 150% maximum time frame limit. A student is able to receive financial aid while on financial aid warning status, but must meet SAP standards during that term of enrollment to remain eligible for subsequent financial aid.

Suspension
Student did not meet SAP standards while in Financial Aid Warning or Financial Aid Probation status, student did a complete withdrawal or failed to successfully complete a class or it is determined that the student will not be able to graduate within 150% maximum time frame limit, or a student in Financial Aid Academic Plan status fails to follow the plan. Student is not eligible to receive financial aid while on Financial Aid Suspension.

Probation
This status is only granted upon the approval of a Financial Aid SAP Appeal. Student may receive financial aid for one term but must meet SAP standards by the end of that term to remain eligible for subsequent financial aid.

Probation with Academic Plan
Student fails to meet SAP standards for the term in which the student is on Financial Aid Warning. This status is only granted upon the approval of a Financial Aid SAP Appeal with the condition the student follows an academic plan. The student is eligible to receive financial aid as long as the student continues to follow that academic plan. The plan will be developed by a committee and the student will be informed of the plan’s requirements.

Reinstatement of Financial Aid Eligibility and Appeal Process

Reinstatement of Financial Aid Eligibility
Financial aid eligibility may be reinstated when the student raises his/her cumulative GPA to the required level of 1.70 (1-30 credit hours attempted) or 2.0 GPA (31 credit hours or more attempted) and has achieved a cumulative completion rate of 67% of all credit hours attempted. Reinstatement of financial aid eligibility may also occur upon approval of a Satisfactory Academic Progress Appeal.
Satisfactory Academic Progress Appeal Process

A student may request consideration for reinstatement of financial aid eligibility through a formal appeal process by completing the Satisfactory Academic Progress Appeal form with appropriate supporting documentation. An appeal must be received and approved prior to or during a term for which aid is being requested. Aid will not be awarded retroactively for a prior term in which financial aid eligibility was suspended or during which satisfactory progress was not made. Submission of an appeal does not guarantee approval.

A student may appeal if the reason for failure to meet the minimum satisfactory academic progress standards was the result of extenuating circumstances of a serious nature, such as severe injury, extended hospitalization, death of an immediate family member for whom the student is responsible, etc. In addition, the student must be able to show that the situation that caused the poor performance has been resolved; that is, what has changed in the student’s situation that will allow satisfactory academic progress to be achieved at the next evaluation. Supporting documentation of the extenuating circumstance(s) will be required. Students will receive notification of the results of their appeal via mail to the address SSC has on file and/or email.

Appeals may result in any one of the following actions:

- Reinstatement on probation;
- Reinstatement on probation with an academic plan where the student will be held to specific requirements;
- Denial of reinstatement.

Maximum Time Frame Extension Appeal Process

Students have the right to request an extension of their financial aid eligibility once per degree objective should they exceed or expect to exceed the maximum credits allowed for their degree or certificate. Students will need to complete a Maximum Time Frame Appeal form and include a current degree check. Submission of an appeal does not guarantee approval.

If an appeal is approved, coursework will be limited to courses required for the completion of the degree or certificate. In addition, a student must maintain a minimum cumulative GPA of 2.0 and successfully complete all courses listed on their academic plan. Failure to meet the requirements of the approved time frame appeal will result in suspension of financial aid eligibility.

Conditions of Awards

You are responsible for knowing this information. The amount of aid awarded is the maximum amount possible based on your need analysis, cost of attendance, and the availability of funds. You are required to notify the Financial Aid Office immediately if you are receiving other aid such as Tribal Scholarships, Veterans Benefits, etc. not shown on the award notice. Seminole State College has no obligation to make this aid available to you until after classes begin and you are properly admitted, enrolled, and attending classes.
Award Letter:
The award letter provides the amount of aid awarded. Awards are based on full-time enrollment and adjustments are made to actual enrollment at the end of the add/drop period (first two weeks of a regular semester, (Fall or Spring), first week of a summer semester or 8 week mini-term or before the second class session of a course that is less than 8 weeks in length. Internet classes of less than 8 weeks duration must be dropped on the first day of class for refund). You are not required to accept these awards. SSC assumes you accept all gift and grant aid. If you do not wish to accept your aid, you must notify our office in writing. Before loans will be processed, you must complete entrance counseling, enroll ½ time, and submit a completed online loan application form. You must notify our office immediately if you are receiving assistance not listed on the award notice.

Disbursement Policies:
One-half of the total aid for the school year will be made available to you in the Fall semester and one-half in the Spring. Only one-half of the annual program maximums will be awarded per semester. If you withdraw during the Fall term or do not attend the Fall term, your Spring aid will be cancelled. You must request in writing that Spring aid be reinstated. If your award is made after the semester has begun, you should contact the Business Office 7-10 days after receiving your award notice to see when your funds will be available. You must apply separately for summer aid.

Disbursement Dates:
- Fall Semester: beginning mid-September
- Spring Semester: beginning mid-February

Student employment paychecks are disbursed monthly, beginning in September. Other funds (OTAG, BIA, etc.) are disbursed when received from respective agencies, normally within two months of beginning of semester. SSC reserves the right to insure that all your financial obligations to the College are paid before cash disbursements are made.

Loans:
The Direct Student Loan program has both a subsidized and an unsubsidized component. A subsidized Direct Student Loan will be provided only to students with need, as defined by the US Department of Education. An unsubsidized Direct Student Loan will be provided to all students not to exceed the Cost of Attendance when combined with all other student Financial Assistance resources. Direct Student Loans will not be processed for students attending less than Half Time.

Direct Student Loans will begin to be disbursed approximately 7 weeks after the semester begins and enrollment/academic status has been verified.

Students who are in default on a guaranteed student loan and/or who owe a refund on a federal grant will not be eligible for a Direct Student Loan. A written release from the U.S. Department of Education or the appropriate loan guarantee agency must be provided before a student in default and/or owing a refund on a federal grant will be considered for any Financial Assistance.
Loan Requests: *(All applicants must complete step one.)*

1. This step is REQUIRED Complete the **SSC Online Loan Application**, (electric submission method preferred) **FIRST TIME BORROWERS MUST GO TO www.studentloans.gov**, and complete steps TWO AND THREE.

You must have your Department of Education / FSA ID to complete the following requirements.

2. **ENTRANCE COUNSELING - www.studentloans.gov**
   - You will need about 30 minutes to complete the counseling session.
   - Read the content and answer the questions.
   - Read the Borrower's Rights and Responsibilities.
   - Print the Counseling Completion Verification page for your records.

3. **MASTER PROMISSORY NOTE & E-SIGNATURE - www.studentloans.gov**
   - Select the type of loan you would like to receive
     - Subsidized / Unsubsidized (Direct Student Loans available to undergraduate or graduate / professional students.)
     - Parent PLUS (Direct Student Loans available to parents of dependents undergraduate students)
   - Follow the prompts

**Loan Process:**

1. Financial Aid Office receives the online loan application via email and checks for the required completion of entrance counseling for all first time borrowers.
2. Financial Aid Office awards loan.
4. Loan is disbursed by the terms of the Notice of Loan Guarantee and SSC Conditions of Award.

**Entrance & Exit Counseling:** New student borrowers must complete Entrance Counseling before loans will be originated. Student loan borrowers must complete Exit Counseling when he/she graduates, transfers to another school, or drops below ½ time (6 credit hours) enrollment. The Entrance and Exit Counseling may be completed online at the following links:

- Entrance Counseling
- Exit Counseling

Follow the instructions carefully, complete all sections, and print the confirmation page for your records. The counseling session will be submitted to the SSC Financial Aid Office upon completion. All new
borrowers must complete a Master Promissory Note (MPN) with the US Department of Education. Loan
borrowers may complete the MPN at the following link:

- Online Promissory Note

You may request cancellation of your student loan at any time prior to receiving the funds or up
to 14 days after the disbursement by requesting cancellation in writing. The U. S. Department of
Education has created the Office of the Ombudsman for Student Loans to assist borrowers in
resolving student loan problems. The Ombudsman may be reached at the following:

Office of the Ombudsman, Student Financial Assistance
U. S. Department of Education, Rm 3012, ROB #3
7th and D Streets, SW
Washington, DC 20202-5144
Phone: 1(877)557-2575
Internet: http://ombudsman.ed.gov

Federal Work-Study:

Students must apply every year by submitting the following information as early as possible:
Free Application for Federal Student Aid (FAFSA), Student Data Form, and Seminole State
College Application for Student Employment. Students that have been awarded a federal college
work-study allocation will be notified by mail. Students should contact the Financial Aid Office
for assistance in placement or to request the required payroll paperwork if an approved position
has already been located. Community Service positions are available for students desiring to
work in community service.

Scholarships:

Scholarships are initially granted for the Fall and Spring; however, retention of scholarships is
based on recipient's retention/graduation grade point average. If you are receiving a scholarship,
check with the Financial Aid Office for retention criteria. Scholarship applications are available
in the Financial Aid Forms section.

Withdrawal and Payback of Funds

Refund Policy for Tuition and Fees
First two weeks (10 business days; M-F) of a regular semester class: 100%
First week (5 business days; M-F) of an 8-week semester class: 100%
Before the second class session of a course that is less than 8 weeks in length: 100%
Online courses of less than 8 weeks must be dropped on the first day of the “session” to receive a
refund.
Thereafter: No Refund
**Official Withdrawal Process**
To officially withdraw from all courses, students must formally withdraw through the SSC Enrollment Center or Admissions Office prior to the published withdrawal deadline.

**Return of Federal Financial Aid for Complete Withdrawal**
Federal financial aid funds are awarded to students under the assumption that the student will attend school for the entire period for which the aid is awarded. Sometimes students need to completely withdraw from classes due to emergencies or other problems. Regardless of the reason for withdrawal, the federal government requires that students who withdraw before the 60% point of the semester repay federal funds received. This federal law is called Return of Title IV Aid.

Students receiving federal financial aid who completely withdraw from all classes – officially or unofficially (stop attending classes or fail to receive a single passing grade for the term) will be subject to the Return of Title IV Funds policy. This policy applies to students receiving assistance through the Federal Pell Grant, Federal Supplemental Education Opportunity Grant, Iraq Afghanistan Service Grant, Federal Subsidized Direct Stafford Loan, Federal Unsubsidized Direct Stafford Loan, and Federal Direct PLUS loans.

Students who withdraw before the end of the add/drop period (refer to Refund Policy for Tuition and Fees) or who attend and withdraw after the end of the 60% point will not have to repay federal aid received.

The Financial Aid Office contacts instructors to determine a last date of attendance or activity after a student does an official complete withdraw. This date is used to determine the percentage of the semester that the student attended. The Financial Aid Office determines the institutional charges, aid disbursed, and the aid that could have been disbursed. Institutional charges include tuition and fees, on campus room and board, if applicable, and required books and supplies. At the end of each semester the Financial Aid Office will determine those students who unofficially withdrew (ceased class attendance and did not receive a passing grade in any of their courses) and use the last date of attendance provided by instructors to determine the amount of aid to return to the federal programs unless the student proves attendance past the 60% point in the semester while it is still possible to reverse the return of aid to the federal program.

After determining a students' withdrawal date (official or unofficial) the Financial Aid Office will use the U. S. Department of Education's Return of Title IV software on the web to determine if the amount of aid disbursed to the student is greater than the amount of aid the student earned. Any unearned funds must be returned to the federal student aid programs. If at the time of withdrawal the amount disbursed to students is less than the amount earned, the student may be eligible to receive a post-withdrawal disbursement. If eligible for a post-withdrawal disbursement, the student will be notified by mail and will have 14 days to respond and approve or deny the post-withdrawal disbursement.

The Return of Title IV calculation uses the number of days attended divided by the number of days in the term to get the percentage of aid earned. Students who attend beyond the 60% point of the period of enrollment are considered to have earned 100% of aid received. Students
attending for less than 60% of the period of enrollment are responsible for repaying the aid. Here is an example of what happens if you withdraw before the 60% point:

A student receives a Pell grant of $1875 and a Subsidized Stafford loan of $1000 for a total amount of federal aid of $2875. The student’s tuition, fees, room, board and bookstore charges for the semester total $3000. If the student withdraws on the 25th day of a semester that has 121 days, approximately $2300 or 80% of the funds would have to be repaid.

Once the Return to Title IV calculation has been completed, SSC will return the unearned portion to the federal aid programs in the following order:

1. Unsubsidized Federal Direct Stafford Loans  
2. Subsidized Federal Direct Stafford Loans  
3. Federal Direct PLUS loans  
4. Federal Pell Grants  
5 Federal Supplemental Educational Opportunity Grants  
6. Iraq Afghanistan Service Grant

Seminole State College must complete the Return of Title IV process within 45 days of the date of a student's withdrawal.

Contact the SSC Financial Aid Office before withdrawing. Thinking about the timing of continued attendance and withdrawal will affect the amount of money that must be returned. If SSC is required to return unearned funds due to a student's withdrawal, the student may have a balance due to SSC. This law only pertains to complete withdrawal and not the dropping of individual classes. However, any change in enrollment after the end of the add/drop period will affect academic progress and continued eligibility for financial aid.

**Consortium Agreements**

The Federal government will only allow students to receive financial aid from one school at a time. Students who are taking classes from more than one school at a time must decide which school they plan to receive their initial degree at and seek financial aid only from that school. The degree-granting school may be able to provide financial aid for classes taken at the other school through a consortium agreement (see Download Financial Aid Forms). The student should complete Section A of the form and send it to the school that will not be providing financial aid for completion of Section B. The other school will forward it to the degree-granting school. The student is responsible for insuring that the degree-granting school receives the completed consortium agreement in a timely manner (prior to the end of the add/drop period each semester).